

PATENT

Paper No.

File: Graff-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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| Inventors                     | : | GRAFF, Richard A.   |
| Serial No.                    | : | 10/580,083  |
| International Application No. | : | PCT/US2004/039041   |
| Filed                         | : | 19 November 2004  |
| For                           | : | COMPUTER CONTROL OF NON-DEBT FUNDING SYSTEM<br>FOR HOME FINANCE |
| Group Art Unit                | : |   |
| Examiner                      | : |   |

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MS: PCT Missing Parts  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS  
UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE**

S I R :

According to the Notification of Missing Requirements Under 35 U.S.C. 317 in the United States Designated/Elected Office mailed 18 September 2007, the above-identified application was filed without a Declaration and Power of Attorney. Please enter the enclosed Combined Declaration and Power of Attorney in the above-identified matter.

The paper mailed 18 September 2007, further states that fees are due. Please charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

**Applicant claims small entity status.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to

Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: 27 December 2007

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